

**Disclosure under Basel II**  
**2<sup>nd</sup> Quarter of FY 2065/066**

**Capital Structure and Capital Adequacy**

• **Tier 1 Capital and breakdown of its components**

	<b>Particulars</b>	<b>Amount</b>
A	Paid Up Equity Share Capital	996,310,100.00
B	Calls In Advance	17,105,400.00
C	Share Premium	-
D	Proposed Bonus Equity Shares	-
E	Statutory General Reserves	125,642,017.00
F	Retained Earnings	(829,327,630.00)
G	Un-audited current year cumulative profit	265,344,706.21
	<b>Total</b>	<b>575,074,593.21</b>

• **Tier 2 Capital and breakdown of its components**

	<b>Particulars</b>	<b>Amount</b>
A	Cumulative and/or Redeemable Preference Share	-
B	Subordinated Term Debt	-
C	Hybrid Capital Instruments	-
D	General Loan Loss Provision	48,301,937.40
E	Exchange Equalization Reserve	1,669,301.13
F	Investment Adjustment Reserve	-
G	Assets Revaluation Reserve	-
H	Other Reserves	
	<b>Total</b>	<b>49,971,238.53</b>

• **Details about the Subordinated Term Debts**

None

• **Deductions from Capital**

<b>Particulars</b>	<b>Amount</b>
Investment arising out of underwriting commitments	4,471,000.00

• **Total Qualifying Capital**

Core Capital (Tier 1)	570,603,593.21
Supplementary Capital (Tier 2)	49,971,238.53
<b>Total Capital Fund (Tier 1 and Tier 2)</b>	<b>620,574,831.74</b>

• **Capital Adequacy Ratio**

Tier 1 Capital to Total Risk Weighted Exposures	10.47%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.39%

## **Risk Exposures**

- **Risk weighted exposures in 11 categories of Credit Risk**

<b>S. No.</b>	<b>Categories</b>	<b>Risk Weighted Exposures</b>
1	Claims on Govt. and Central Banks	-
2	Claims on other financial entities	-
3	Claims on Banks	42,748,259.98
4	Claims on Domestic Corporate and Securities Firms	1,637,507,394.18
5	Regulatory Retail Portfolio	1,849,520,382.24
6	Claims secured by residential properties	66,583,812.75
7	Claims secured by Commercial real estate	453,583,466.01
8	Past Due Claims	24,663,669.54
9	High Risk Claim	-
10	Other Assets	197,591,421.10
11	Off Balance Sheet RWE	692,250,991.56
	<b>Total</b>	<b>4,964,449,397.36</b>

- **Total Risk Weighted Exposure**

<b>Risk Weighted Exposures</b>	<b>Amount</b>
Risk Weighted Exposure for Credit Risk	4,964,449,397.36
Risk Weighted Exposure for Operational Risk	471,025,278.00
Risk Weighted Exposure for Market Risk	13,419,921.93
<b>Total Risk Weighted Exposure</b>	<b>5,448,894,597.28</b>

- **Amount of Non Performing Assets (Gross and Net)**

<b>Grade</b>	<b>Gross Amount</b>	<b>Net Amount</b>
Substandard	11,074,505.79	8,305,879.34
Doubtful	2,063,079.38	1,031,539.69
Bad	673,280,257.86	7,105,027.33
<b>Total</b>	<b>686,417,843.03</b>	<b>16,442,446.36</b>

- **Movement in Non Performing Assets**

<b>Particulars</b>	<b>This Quarter</b>	<b>Previous Quarter</b>	<b>Changes</b>
Non Performing Assets	686,417,843	780,339,431	(93,921,588)
Non Performing Assets Ratio	12.34%	13.63%	-1.29%

- **Write off of Loans and Interest Suspense**

None

- **Movements in Loan Loss Provisions and Interest Suspense**

<b>Particulars</b>	<b>This Quarter</b>	<b>Previous Quarter</b>	<b>Changes</b>
Loan Loss Provision	725,418,709	816,694,109	(91,275,400)
Interest Suspense	248,658,950	241,288,073	7,370,877